



# Pay Off Debt Faster Reduce Interest Fees

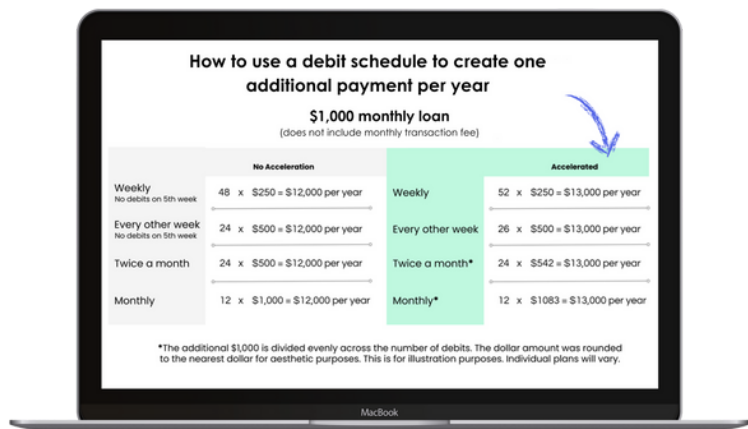
With EarnUp, you have the power to pay principal down faster, and save thousands on interest fees.

## Flexible Scheduling

### Exclusive Payday to Payday® Scheduling

You have the flexibility to schedule your auto debits to sync to your payday.

And, the ability to break whole payments into increments, you breathe a little easier between paydays.



## Acceleration

### 1) Automatic Acceleration

Add optional Acceleration to automatically generate the equivalent of one additional payment each year. That extra money goes toward principal.

### 2) Increased Payment

You always have the option to increase the amount of your debit, which goes toward paying down the principal faster.

You're in Good company. More than 3 million people have used the EarnUp platform

**Renea P**  
★★★★★  
01/26/2024  
We just paid off our mortgage loan this month - 10 years before the original loan term!!!! We are so happy with EarnUp!! We just started an account with \*\*\*\*\* for a personal loan and we will knock off about 4 months from that loan term. And, the \$15.00 a month fee is being waived because we are return customer!! You can't beat it!! I talked with \*\*\*\*\* who was VERY thorough and explained everything to me. She was very nice and professional!! She made me feel comfortable with the whole transaction, and she took the time to have me verify all the details before I submitted my confirmation. I really appreciate her!!

**Gabrielle S**  
★★★★★  
01/17/2024  
I have used Earn Up for 9 years to help pay off my mortgage loan by enrolling in a bi-weekly withdraw program. I was successfully able to pay off the mortgage 1 year & 3 months early. YAY!! I needed to call Earn Up to alert them to this so that no additional withdrawals would occur & so the account could be closed. \*\*\*\*\* called back after I had spoken to a customer service rep earlier in the day to ensure that the account was closed successfully & that no additional withdrawals would occur. She was polite, let us know the status & was generally happy for us as we paid off our mortgage. A great experience, overall.

**Carmen E**  
★★★★★  
01/29/2024  
It was very easy to sign up for the service and convenient to have our mortgage directly withdrawn. \*\*\*\*\* has always been very courteous and helpful. Even when my loan was re-sold to another lender, the transfer of payments to the new lender was seamless.

You can automate payoff for Student Loans, Mortgage & Auto Loans, and Credit Cards, too.  
Get to know the tools that automate savings and eliminate debt.



### Loan Debt Repayment Automation & Acceleration

Put mortgage, auto, student, and personal loan payments on autopilot  
Paydown loans faster and save money in interest fees\*



### Budget Friendly Payment Scheduling

Split large, single payment into 2, 3, 4, or 5 automated debits



### Credit Card Payoff

Live, 1:1 payoff planning sessions to build an automated credit card pay off plan